

Notice of Allowability	Application No.	Applicant(s)	
	09/445,386	ZOLOTOREV ET AL.	
	Examiner Daniel L. Greene	Art Unit 3621	MW

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS**. This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. This communication is responsive to 4/8/2004.

2. The allowed claim(s) is/are 1-108.

3. The drawings filed on 08 December 1999 are accepted by the Examiner.

4. Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a) All b) Some* c) None of the:

1. Certified copies of the priority documents have been received.

2. Certified copies of the priority documents have been received in Application No. _____.

3. Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

5. A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.

6. CORRECTED DRAWINGS (as "replacement sheets") must be submitted.

(a) including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached

1) hereto or 2) to Paper No./Mail Date _____.

(b) including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).

7. DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

- 1. Notice of References Cited (PTO-892)
- 2. Notice of Draftperson's Patent Drawing Review (PTO-948)
- 3. Information Disclosure Statements (PTO-1449 or PTO/SB/08),
Paper No./Mail Date 3/2004
- 4. Examiner's Comment Regarding Requirement for Deposit
of Biological Material
- 5. Notice of Informal Patent Application (PTO-152)
- 6. Interview Summary (PTO-413),
Paper No./Mail Date _____.
- 7. Examiner's Amendment/Comment
- 8. Examiner's Statement of Reasons for Allowance
- 9. Other _____.

DETAILED ACTION

Response to Arguments

1. Applicant's arguments, see REMARKS filed 4/8/2004 with respect to claims 1-109 have been fully considered and are persuasive. The rejections of the last Office Action have been withdrawn.

Allowable Subject Matter

As per independent claims 1, 24, 48, 74, and 101, the closest prior art of record, Nguyen U.S. Patent 6,072,870 and Chaum U.S. Patent 4,987,593 taken either individually or in combination with other prior art of record fails to teach or suggest that a payer order is signed with an arbitrary secret key of the payee that in combination with its public key, trustworthy records of all transactions are generated.

The specific allowable features, which distinguishes the present invention over the prior art is including an identifier as a public key where said public key corresponds to an arbitrary secret key of the user and the step of crediting the payee's account is carried out according to the validity of the signature on the payer order. This limitation is combined with each phase of the transactions going back to/through the payor for validation/authentication limiting dishonest acts by either the vendor and/or the banker.

Claims 2-23, 25-47, 49-73, 75-100, and 102-109 are dependent upon Claims 1, 24, 48, 74, and 101 respectively and thus has all the limitations of claims 1, 24, 48, 74, and 101 respectively and are allowable for that reason.

Conclusion

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

2. JP407302288A-ELECTRONIC CASH SYSTEM. Teaches about the use of blind signature and multiple incremental use of a utilization permit (payor account) issued to the payor by a bank. The bank does the reconciliation after the fact as opposed to the payor in the application maintaining cryptic control over the entire process.
3. 5,521,980- PRIVACY PROTECTED TRANSFER OF ELECTRONIC INFORMATION. Teaches about utilizing blind signatures and cryptographic techniques in business transactions. The deficiency is the bank has the tracking and control as opposed to the user being the start and finish point of the user's transactions.

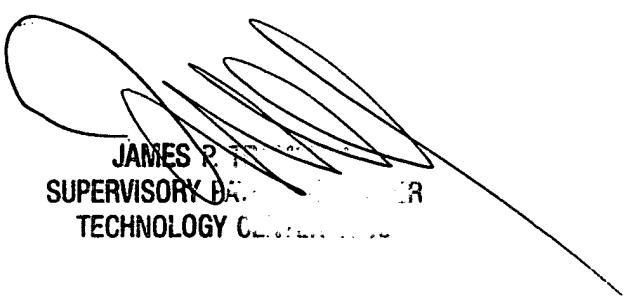
Any inquiry concerning this communication or earlier communications from the examiner should be directed to Daniel L. Greene whose telephone number is 703-306-5539. The examiner can normally be reached on M-Thur. 8am-6pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James P. Trammell can be reached on 703-305-9768. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

7/6/04

DLG



JAMES R. T.
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 2800

A handwritten signature is written over a printed name and title. The signature appears to be "JAMES R. T.". Below the signature, the printed text reads "SUPERVISORY PATENT EXAMINER" and "TECHNOLOGY CENTER 2800".